



UNITED STATES BANKRUPTCY COURT

SOUTHERN DISTRICT OF CALIFORNIA

325 West "F" Street, San Diego, California 92101-6991

In Re

Matthew Davey

Debtor.

BANKRUPTCY NO. 20-00759-LA-7

Date of Hearing: 4/2/20

Time of Hearing: 2:00 p.m.

Name of Judge: Louise DeCarl Adler

ORDER DENYING REAFFIRMATION AGREEMENT

The court denies the debtor's motion to reaffirm a debt with Freedomroad Financial

and disapproves the voluntary agreement under the terms specified in the agreement. Reaffirmation Docket Entry No. 10

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// The Court finds that the debtor timely complied with the requirements of § 524(c), 521(a)(2), and 362(h). Therefore, the automatic stay remains in effect, and if the debtor continues to make timely payments on the debt after receiving discharge, the debtor can retain the vehicle. See In re Moustafi, 371 B.R. 434 (Bankr. C.D. Az. 2007) and Coastal Federal Credit Union v. Hardiman, 398 B.R. 161 (W.D. N. Car. 2008).

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DATED: April 7, 2020

A handwritten signature in black ink that reads "Louise DeCarl Adler". Below the signature, the text "Judge, United States Bankruptcy Court" is printed in a smaller, sans-serif font.